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Sir:

Transmitted herewith for filing is the Patent Application of:

INVENTORS: Herman Rodriguez, Newton James Smith, & Clifford Jay Spinac
 FOR: E-CHECK AND E-COMMERCE

Assignee Name: International Business Machines Corporation
 Assignee Residence: Armonk, New York

Enclosed are:

X 16 Patent Specification including an Abstract
X 4 Pages of Claims
X 4 Sheet(s) of drawings. Informal X Formal
X Declaration(s) and Power of Attorney
X Form PTO 1595 and Assignment of the Invention to IBM Corporation
 A certified copy of a application.
X Information Disclosure Statement and PTO 1449

The filing fee has been calculated as shown below:

FOR	Number Filed	Number Extra	Rate	Basic Fee \$770.00
Total Claims	29	-20 =	9 X \$ 18	= \$162.00
Independent Claims	4	-3 =	1 X \$ 86	= \$ 86.00
Multiple Dependent Claims	00		X \$290	=
Total Filing Fee				= \$1018.00

X Please charge my Deposit Account No. 09-0447 in the amount of \$1018.00. A duplicate copy of this sheet is enclosed.

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X Any additional filing fees required under 37 CFR 1.16.

X Any patent application processing fees under 37 CFR 1.17.

Respectfully submitted,

By Diana L. Roberts
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